

**DRAFT CLAIMS FOR DISCUSSION PURPOSES ONLY**

1. (Currently Amended): A method of conducting a PIN-enabled stored value account return transaction, comprising:

receiving a return request for an activated stored value account having an associated value purchased in a previous transaction, wherein the return request comprises a PIN associated with the stored value account, and wherein the PIN is operative to credit a customer account with a provider of goods or services with the associated value;

determining whether the associated value has been credited to the customer account;

and

providing a response to the return request;

determining a refund amount, comprising:

responsive to a determination that the associated value has not been credited to the customer account, setting the refund amount equal to the associated value; and

responsive to a determination that the associated value has been credited to the customer account, setting the refund amount to zero;

deactivating the stored value account and associated PIN upon a determination that the value has not been credited to the customer account; and

making the stored value account available for resale.

45. (Currently Amended): A method of conducting a stored value account return transaction, comprising:

receiving from a customer a request to return an activated stored value account purchased in a prior transaction, wherein the request comprises a PIN associated with the stored value account, and wherein the PIN is operative to credit a customer account with a provider of goods or services with the associated value;

determining whether the associated value has been credited to the customer account;

and

determining whether to refund the stored value account based on the determining action;

refunding the associated value responsive to a determination that the associated value has not been credited to the customer account;

deactivating the stored value account upon a determination that the value has not been credited to the customer account; and

offering the stored value account available for resale.

56. (Currently Amended): A method of conducting a stored value account return transaction, comprising:

storing stored value account information in a database entry, wherein the stored value account information is associated with an activated stored value account, the stored value account has an associated value that was purchased by a customer in a prior transaction;

receiving a return request for the stored value account, wherein the request comprises a PIN associated with the stored value account, and wherein the PIN is operative to credit a customer account with a provider of goods or services with the associated value;

receiving a request to deactivate the stored value account from a first merchant terminal;

determining whether the associated value has been credited to the customer account;  
and  
deactivating the stored value account based on the determining action; and  
responsive to a determination that the associated value has not been credited to the customer account, offering the stored value account for resale.

62. (Currently Amended): A method of conducting a stored value account return transaction, comprising:

receiving from a merchant terminal a return request for an activated stored value account having an associated value purchased in a previous transaction, wherein the request comprises a PIN associated with the stored value account, the PIN is operative to redeem the associated value, and the request is based on a request for a refund by the customer;

determining whether the associated value has been credited to a customer account with a provider of goods or services; and

passing an authorization response to the merchant terminal based on the determining action, comprising an indication that the value has not been credited to the customer account;

responsive to a determination that the associated value has not been credited to the customer account, deactivating the stored value account and offering the stored value account for resale.

68. (Currently Amended): A method of conducting a stored value account return transaction, comprising:

selling a PIN to a customer, wherein the PIN is activated and associated with a value, and wherein the PIN is operative to credit the associated value to a customer account with a provider of goods or services;

receiving from the customer a request for a refund, wherein the request comprises the PIN;

determining whether the associated value has been credited to the customer account;  
and

determining whether to provide a refund to the customer based on the determining action; and

responsive to a determination that the associated value has not been credited to the customer account, deactivating the stored value account and offering the stored value account for resale.

69. (Currently Amended): A system for conducting a PIN-enabled stored value account return transaction, comprising:

an input device for receiving a return request for an activated stored value account having an associated value purchased in a previous transaction, wherein the request comprises a PIN associated with the stored value account, and wherein the PIN is operative to credit a customer account with a provider of goods or services with the associated value;

a processor for determining whether the associated value has been credited to the customer account and for deactivating the stored value account upon a determination that the associated value has not been credited to the customer account; and

an output device for passing a response to the return request.

70. (Currently Amended): A computer-readable medium encoded with computer program code to conduct a stored value account return transaction, the program code effective to perform the following:

receive a return request for an activated stored value account having an associated value purchased in a previous transaction, wherein the request comprises a PIN associated with the stored value account, and wherein the PIN is operative to credit a customer account with a provider of goods or services with the associated value;

determine whether the associated value has been credited to the customer account; and  
determine a refund amount for the stored value account; and

responsive to a determination that the associated value has not been credited to the customer account, deactivate the stored value account.

71. (Currently Amended): A method of conducting a PIN-enabled stored value account return transaction, comprising:

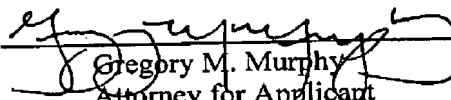
receiving a return request for an activated stored value account having an associated value provided other than by purchase in a previous transaction, wherein the request comprises a PIN associated with the stored value account, and wherein the PIN is operative to credit a customer account with a provider of goods or services with the associated value;

determining whether the associated value has been credited to the customer account;  
and

providing a response to the return request; and  
responsive to a determination that the associated value has not been credited to the customer account, deactivating the stored value account and offering the stored value account for resale.

Respectfully submitted,

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